# HAMILTON COUNTY CARES Small Business Relief Program Round Two



# **Hamilton County Small Business Relief Program Round Two**

Website: https://www.hamiltoncountyohio.gov/sbrelief

FAQs: FAQs Link

Application Website: <a href="https://hc.smapply.io/">https://hc.smapply.io/</a>

The Small Business Relief Program will provide Hamilton County small businesses with some monetary relief from business interruption costs caused by the COVID-19 pandemic. Hamilton County will be utilizing over \$5 million of its CARES Act allotment for the second round of assistance.

For questions regarding the program, please email SBRelief@hamilton-co.org.

Businesses must have a DUNS number prior to receiving funding. A DUNS number can be requested here: <a href="https://fedgov.dnb.com/webform/displayHomePage.do">https://fedgov.dnb.com/webform/displayHomePage.do</a> . Use this time to apply for a DUNS number if you do not already have one.

Once you have registered for the SurveyMonkey application website, please make note of the username / password used to register. You may need to step away and finish the application at a later time.

## **Process**

## 1. Application

A business that is interested in participating in the program must fill out the application to determine if it meets all of the eligibility criteria.

A business can apply for up to a \$10,000 grant.

If awarded, all Grant funding distributed as a part of this program must be spent by December 1, 2020. Grant funds can be used to reimburse Eligible Expenses incurred from March 15, 2020 through December 1, 2020. Approved businesses must submit a close-out report by December 15, 2020, that includes source documentation of paid Eligible Expenses (paid invoice <u>and</u> proof of payment).

Applications can be submitted online beginning at 12:00 p.m. August 24 through September 4 at 12:00 p.m.

Businesses must have a DUNS number prior to receiving the grant award. A DUNS number can be requested here: <a href="https://fedgov.dnb.com/webform/displayHomePage.do">https://fedgov.dnb.com/webform/displayHomePage.do</a> . Use this time to apply for a DUNS number if you do not already have one.

## 2. Use of Lottery to Allocate Funding

A business that has met all of the eligibility criteria and has submitted a completed application will be entered into one of two lotteries based on the number of its employees/1099 workers.

- Lottery A: 0 10 employees/1099 workers;
- Lottery B: 11 50 employees/1099 workers.

The allocated funding will be distributed to each of the lotteries based on the percentage of applicants in each lottery (for example, if 70 percent of total applicants are in Lottery A; then 70 percent of the allocated funding will be allocated to Lottery A and 30 percent of the allocated funding will be allocated to Lottery B).

#### 3. Documentation Review

A team consisting of HCDC and Hamilton County (and/or its designees) will review and verify the documents. If the submitted information and documents do not demonstrate that the business has met the eligibility criteria, the next business chosen in the lottery will be contacted to submit the required documentation.

## 4. Payment

Once approved for a grant, a business must sign the grant agreement and provide its bank routing number for grant fund payment.

## **ELIGIBILTY**

## **Eligible Small Businesses**

Must be a for-profit entity with a business location in Hamilton County.

Have a Federal Taxpayer Identification Number for its type of business and a DUNS number. A DUNS number can be requested here: <a href="https://fedgov.dnb.com/webform/displayHomePage.do">https://fedgov.dnb.com/webform/displayHomePage.do</a>

Have been operational since January of 2019. This can be evidenced by submitting the business' 2018 or 2019 federal income tax return.

Have less than \$2 million in gross revenue/receipts on an annual basis. This can be evidenced by submitting the most recent federal income tax return (2018 or 2019).

Must have experienced a financial impact due to COVID-19 public health emergency.

- If the business was required to cease operations due to Ohio Department of Health Orders issued to prevent the spread of COVID-19 in Ohio, no additional documentation is required.
- If the business was not required to cease operations due to Ohio Department of Health Orders issued to prevent the spread of COVID-19 in Ohio, it must have a decrease in gross revenue/receipts of 15% or more due to COVID-19 when comparing April - May, 2019 revenue/receipts to revenue/receipts for April - May, 2020.

Have 50 or fewer employees or 1099 workers as of March 1, 2020.

Business location in Hamilton County, Ohio and the grant funding will be used for expenses for that business. This can be evidenced by records such as a mortgage statement, utility bill, insurance statement, and property tax bills.

Has not been approved for a business interruption insurance claim as result of the COVID-19 public health emergency.

Must be able to attest that it is in compliance with federal, state, or county and local requirements applicable to its type of business, including tax payments and code enforcement.

Must be able to attest that it is not currently in bankruptcy.

Must not have received or been approved for more than \$20,000 in other federal assistance for lost revenue or expenses arising from the pandemic, including Paycheck Protection Program, Emergency Disaster Loan.

Must have the ability to use this funding for expenditures over and above those expenses already paid for, or to be paid for, with other federal, state, local or other funding assistance.

## **Ineligible Small Businesses**

Adult entertainment establishment Bank, savings and loan or credit union E-commerce only company Liquor / wine store Vaping store
Tobacco store
Cannabis dispensary
Franchised business not locally owned and independently operated
Real estate investment trusts
Independent contractors working on gig platforms (such as Airbnb, Fiverr, Uber, Lyft, Instacart, etc.)

Businesses that received funding through the first round of Hamilton County's Small Business Relief Program

# **Eligible Expenses**

Mortgage costs. (Mortgage costs for businesses that are located in or operated out of a personal residence are not an Eligible Expense.)

Rent or lease costs. (Rent or lease costs for businesses that are located in or operated out of a personal residence are <u>not</u> an Eligible Expense.)

Expenses for utilities, such as electric, gas, sewer, water, trash removal. (Utility costs for businesses that are located in or operated out of personal residence are <u>not</u> an eligible expense.)

Salaries, wages or compensation paid to employees or 1099 workers.

Personal Protective Equipment or other COVID-19 related costs such as expenses related to compliance with Responsible RestartOhio.

Sole proprietors may use grant funds from the Program to replace a portion of lost revenue due to COVID-19 so long as no unemployment benefits have been, are being received, or are expected to be received by the applicant. If the sole proprietor filed IRS Form 1040 and Schedule C for the tax year 2019, then the sole proprietor can use the grant funds to pay the sole proprietor the equivalent of up to ¼ of the net profit reported by the sole proprietor on line 31 of the Schedule C. If not already submitted, upload the most recent filed Schedule C - Profit or Loss from Business (Sole Proprietorship).

# **Ineligible Expenses\***

Cost of vehicle or equipment leased or purchased after March 15, 2020, except if the purchase of equipment is to comply with Responsible RestartOhio

Personal, non-business expenses of the business or its owner(s)

Construction costs

Any tax, license or fee obligations payable to any governmental entity businesses

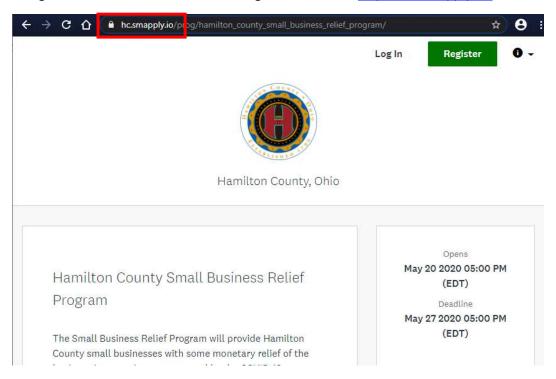
Expenses related to Marketing, Advertising and Insurance

\*This is not an exhaustive list of ineligible expenses

## **How-To Documentation**

## Register / Log In to website

Navigate to the Small Business Relief Program website, at <a href="https://hc.smapply.io/">https://hc.smapply.io/</a>. You should see the following:

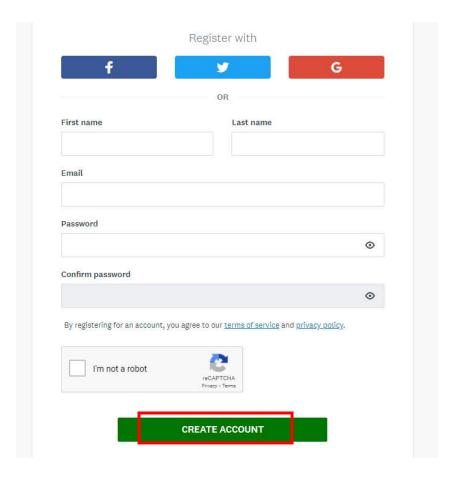


## Register

Click the **Register** button:



Enter your registration information, then note the username and password entered (you may need to return to complete the application). Once complete, click the **Create Account** button.

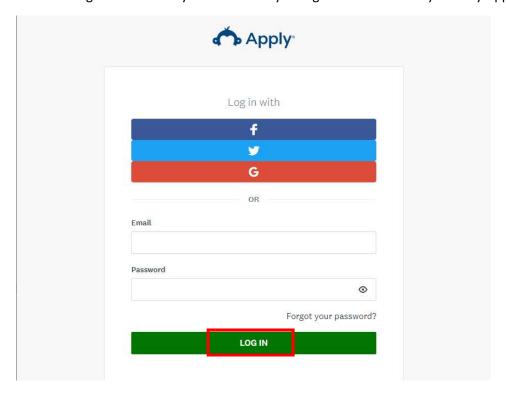


## Log In

Click the **Log In** button:

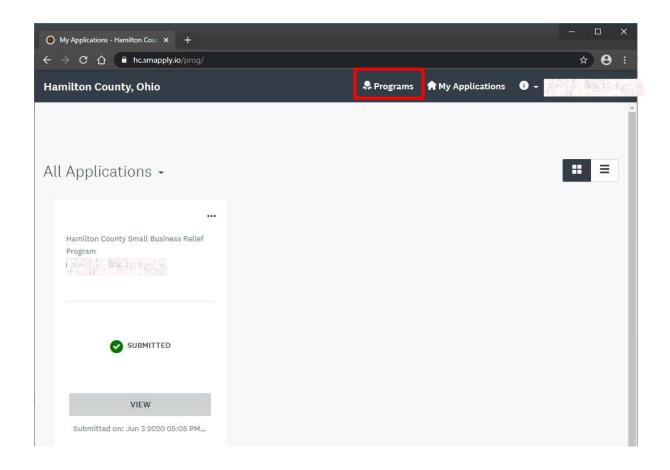


Enter the login information you used when you registered with SurveyMonkey Apply, then click **Log In**:

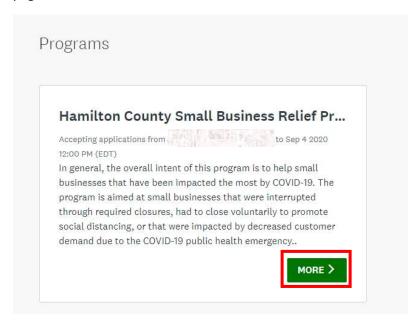


# **Apply**

If you applied for Round One, you will see your previous application once logged in. To access the program page, and to apply for Round Two, click **Programs**.

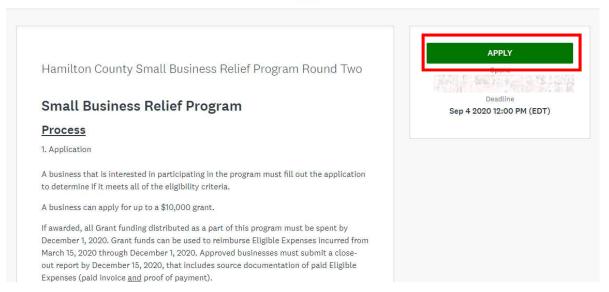


If you did not apply for Round One, or you clicked **Programs** above, you will be taken directly to the program page. Click **More** > to access Round Two of the Small Business Relief Program:

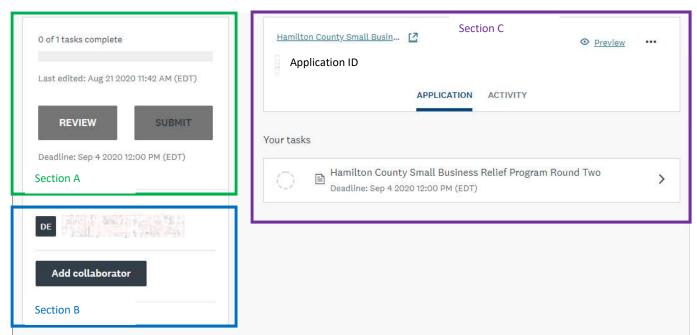


Scroll to review the program requirements, then click **Apply:** 

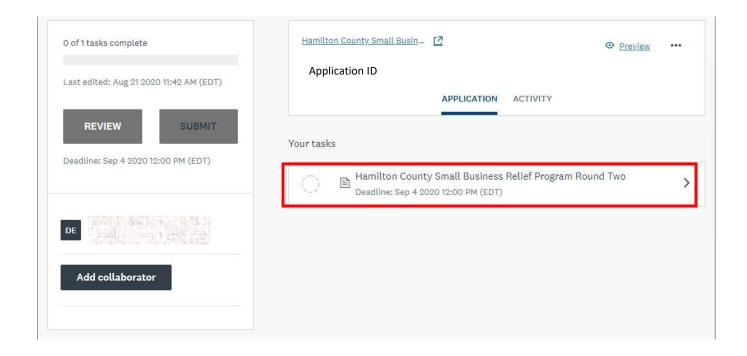




Here you will see the progress indicator and Submit Button (Section A), your login and collaborator information (Section B), and the Application Task (Section C).



Click the task "Hamilton County Small Business Relief Program Round Two" to begin:

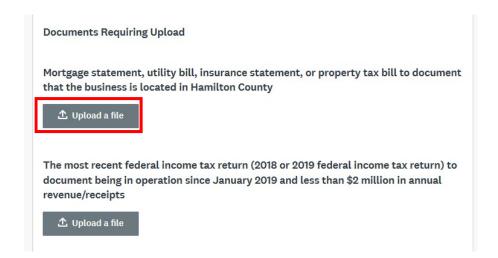


# Fill out the application

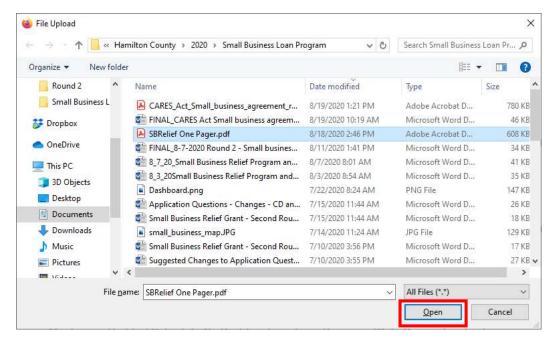
Please read the questions carefully and answer the mostly text and yes/no questions according to your situation. Once you have completed the first 21 questions, you will be required to upload documentation verifying some of your previous answers. The next sections describes how to upload the required documents.

## **Documents Requiring Upload**

Here, you will see the documents required in order to complete the application process. The questions describes some potential documents that could be uploaded to verify your status ("mortgage statement, utility bill, insurance premium statement, and property tax bills"). Click the **Upload a File** button. You may upload more than once document if needed.



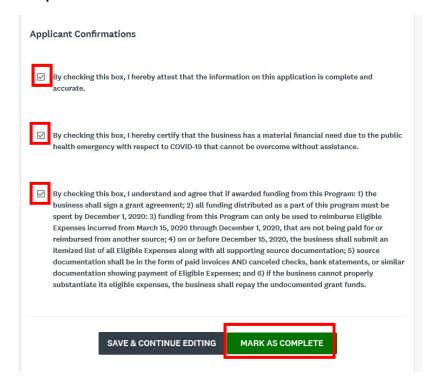
Navigate to the appropriate location where the document is stored, select the file, and click Open.



Once all documents have been uploaded, you may also need to document the revenue received between April and May in 2019 and April – May in 2020 (Depending on if our business was ordered to cease operations due to the Governor's orders). If in doubt, please fill out this section, as it may reduce the time needed to review your application.

If your business was NOT required to cease operations due to the Ohio Department of Health's Orders issued to prevent the spread of COVID-19, provide the following information to demonstrate your reduction in gross revenue comparing April 1 - May 30, 2020 and April 1- May 30, 2019.	
April and May 2019 gross revenue	
April and May 2020 gross revenue	
Applicant Confirmations	

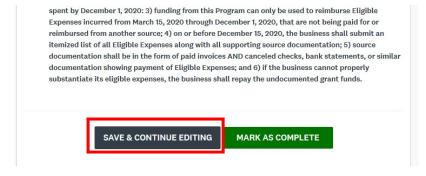
Click the checkboxes to attest that all of the information submitted in complete and accurate, then click **Mark as Complete**:



If you did not answer a required question, or your answer was not of the correct format (phone number, etc.), you may receive validations errors in red notifying you. The application should then show you which question you need to answer to complete your applications.

#### **Save & Continue Editing Application**

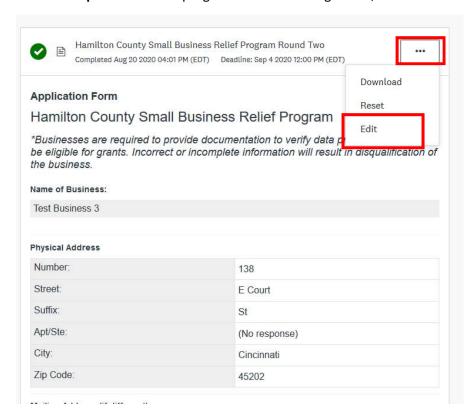
If you are unable to complete the application at one time, or you need to obtain additional documentation, you may save the application and return later to complete. To do this, click the **Save & Continue Editing** button:



Note: This will trigger the validation, and may tell you that all of the questions have not been answered (or answered correctly). The application has been saved however, and you can close the website, and return to you application at a later time where you left off.

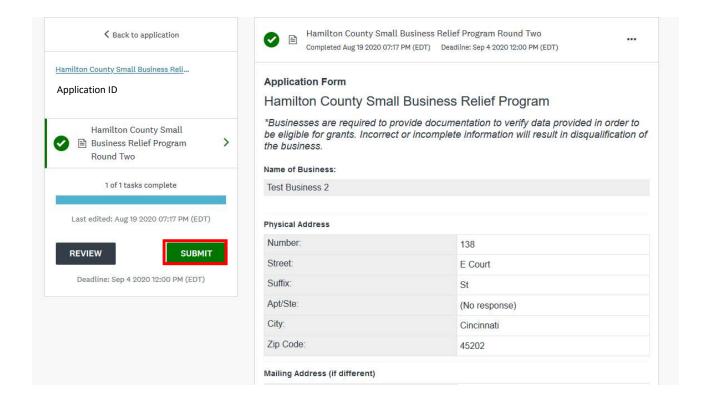
## **Review / Edit Application**

You may review your application before submitting it. To make changes to the application prior to submission, click the **Ellipses** beside the program name on the right side, then click **Edit**:

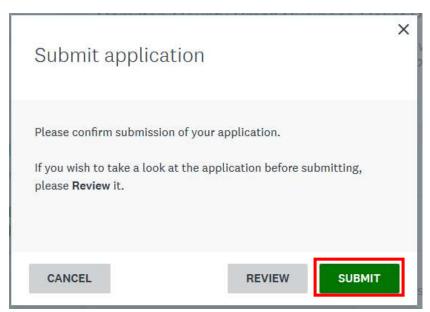


## **Submit Application**

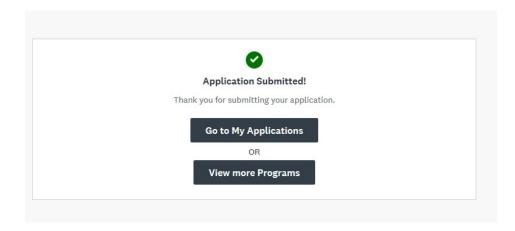
After all information has been entered and documents have been uploaded, and the task has been marked as complete, you will need to submit the application:



Click **Submit** to complete the submission of the application:



You will see a verification message that your application has been submitted.



# **Next Steps**

You should be notified via email if you have passed the initial qualification check and awaiting the lottery to be moved to the Review stage.

Once approved for a grant, <u>the business must sign and return the Grant Agreement</u> and provide its bank routing number for grant fund payment.